

Fill in this information to identify the case:

Debtor 1	Bobbi J. Maffeo		
Debtor 2	Cynthia L. Maffeo, fka Cynthia L. Kirby		
(Spouse, if filing)			
United States Bankruptcy Court for the:	Western	District of	Pennsylvania
Case number	15-70724 JAD		

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g) the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Court claim no. (if known):

Name of Creditor: WELLS FARGO BANK, N.A. _____ 41 _____

Last 4 digits of any number you use to identify the debtor's account: 5932 _____

Property address: 769 Railroad Street
Number Street

Windber, PA 15963
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 01/01/2021
MM/DD/YYYY

- Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of the response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
b. Total fees, charges, expenses, escrow, and costs outstanding: +(b) \$ _____
c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____ MM/DD/YYYY

Debtor 1 Bobbi J. Maffeo Case number (if known) 15-70724 JAD
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts for the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amount the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box.

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

Print X /s/ Sarah K. McCaffery Date 01/14/2021
Signature
Jill Manuel-Coughlin, Esq. / Harry B. Reese, Esq. /
Sarah K. McCaffery, Esq. Title Attorney
First Name Middle Name Last Name

Company Powers Kirn, LLC

If different from the notice of address listed on the proof of claim to which this response applies:

Address 8 Neshaminy Interplex, Suite 215
Number Street
Trevose, PA 19053
City State ZIP Code

Contact phone 215-942-2090 Email bankruptcy@powerskirn.com

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Bobbi J. Maffeo Cynthia L. Maffeo, fka Cynthia L. Kirby	Debtor(s)	Case No.: 15-70724 JAD Chapter: 13
WELLS FARGO BANK, N.A. v. Bobbi J. Maffeo Cynthia L. Maffeo, fka Cynthia L. Kirby	Movant	
		Respondent

**CERTIFICATION OF SERVICE
OF RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

I hereby certify under penalty of perjury that I served the above captioned parties at the address specified below or on the attached list on January 14, 2021.

The type of service made on the parties (first-class mail, electronic notification, hand delivery or another type of service) was service by electronic notification and first-class U.S. Mail.

Parties served via electronic notification:

Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219 cmecf@chapter13trusteewdpa.com Trustee	Kenneth P. Seitz, Esquire Law Offices of Kenny P. Seitz P.O. Box 211 Ligonier, PA 15658 thedebterasers@aol.com Attorney for Debtor/Debtors
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Parties served via First-Class Mail

Bobbi J. Maffeo 769 Railroad Street Windber PA 15963 Debtor	Cynthia L. Maffeo, fka Cynthia L. Kirby 769 Railroad Street Windber, PA 15963 Debtor
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Dated: January 14, 2021

/s/ Sarah K. McCaffery

POWERS KIRN, LLC
Jill Manuel-Coughlin, Esq.; Atty ID #63252
Harry B. Reese, Esq.; Atty ID #310501
Sarah K. McCaffery, Esq.; Atty ID #311728
8 Neshaminy Interplex, Suite 215
Trevose, PA 19053
Phone: 215-942-2090; Fax 215-942-8661
Email: bankruptcy@powerskirn.com
Attorneys for Creditor/Movant